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**State:** Illinois **Filing Company:** Medicus Insurance Company  
**TOI/Sub-TOI:** 11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations  
**Product Name:** IL Rate/Rule Manual Update - 05/2013  
**Project Name/Number:** IL R/R Manual 05/2013/IL R/R Manual 05/2013

## Filing at a Glance

Company: Medicus Insurance Company  
Product Name: IL Rate/Rule Manual Update - 05/2013  
State: Illinois  
TOI: 11.2 Med Mal-Claims Made Only  
Sub-TOI: 11.2000 Med Mal Sub-TOI Combinations  
Filing Type: Rule  
Date Submitted: 05/10/2013  
SERFF Tr Num: MEIC-129000111  
SERFF Status: Closed-Filed  
State Tr Num: MEIC-129000111  
State Status:  
Co Tr Num: IL2013PHYRUL-1  
  
Effective Date: 09/01/2013  
Requested (New):  
Effective Date: 09/01/2013  
Requested (Renewal):  
Author(s): Jane Cundiff  
Reviewer(s): Gayle Neuman (primary), Neetha Mamoottile, Caryn Carmean  
Disposition Date: 06/14/2013  
Disposition Status: Filed  
Effective Date (New): 09/01/2013  
Effective Date (Renewal): 09/01/2013  
  
State Filing Description:  
ROUTED 6/3/13

**State:** Illinois  
**TOI/Sub-TOI:** 11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations  
**Product Name:** IL Rate/Rule Manual Update - 05/2013  
**Project Name/Number:** IL R/R Manual 05/2013/IL R/R Manual 05/2013

**Filing Company:** Medicus Insurance Company

## General Information

Project Name: IL R/R Manual 05/2013  
Project Number: IL R/R Manual 05/2013  
Reference Organization:  
Reference Title:  
Filing Status Changed: 06/14/2013  
State Status Changed:  
Created By: Jane Cundiff  
Corresponding Filing Tracking Number:

Status of Filing in Domicile:  
Domicile Status Comments:  
Reference Number:  
Advisory Org. Circular:  
  
Deemer Date:  
Submitted By: Jane Cundiff

### Filing Description:

Please see the Explanatory Memorandum under the Supporting Documentation tab.

## Company and Contact

### Filing Contact Information

Jane Cundiff, Regulatory Compliance Analyst  
6034 West Courtyard Drive  
Suite 310  
Austin, TX 78730

jcundiff@medicusins.com  
  
512-879-5128 [Phone]

### Filing Company Information

Medicus Insurance Company  
6034 West Courtyard Drive  
Suite 310  
Austin, TX 78730  
(866) 815-2023 ext. [Phone]

CoCode: 12754  
Group Code: 11  
Group Name: Property and Casualty  
FEIN Number: 20-5623491

State of Domicile: Texas  
Company Type:  
State ID Number:

## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation:  
Per Company: Yes

Company	Amount	Date Processed	Transaction #
Medicus Insurance Company	\$50.00	05/10/2013	70184513

## State Specific

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<b>State:</b>	Illinois	<b>Filing Company:</b>	Medicus Insurance Company
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Refer to our checklists prior to submitting filing ([http://www.idfpr.com/DOI/Prop\\_Cas\\_IS3\\_Checklists/IS3\\_Checklists.htm](http://www.idfpr.com/DOI/Prop_Cas_IS3_Checklists/IS3_Checklists.htm)): OK

Refer to our updated (04/06/2007) SERFF General Instructions prior to submitting filing. They have been updated to clarify what rates and rules are required to be filed as well as what rates and rules are not required to be filed. Also, the "Product Name" is the Filing Title and not the Project Number.: OK

NO RATES and/or RULES ARE REQUIRED TO BE FILED FOR LINES OF COVERAGE SUCH AS COMMERCIAL AUTO (except taxicabs), BURGLARY AND THEFT, GLASS, FIDELITY, SURETY, COMMERCIAL GENERAL LIABILITY, CROP HAIL, COMMERCIAL PROPERTY, DIRECTORS AND OFFICERS, ERRORS AND OMISSIONS, COMMERCIAL MULTI PERIL just to mention a few. However, a Summary Sheet (RF-3) is required to be filed. Please refer to the State Specific Field below for what rates/rules are required to be filed and to our checklists for specific statutes, regulations, etc. :

[http://insurance.illinois.gov/Prop\\_Cas\\_IS3\\_Checklists/IS3\\_Checklists.asp](http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.asp) .: OK

Medical Malpractice rates/rules may now be submitted using SERFF effective January 1, 2012.: OK

The only rates and/or rules that are required to be filed are Homeowners, Mobile Homeowners, Dwelling Fire and Allied Lines, Workers' Compensation, Liquor Liability, Private Passenger Automobiles, Taxicabs, Motorcycles and Group Inland Marine Insurance which only applies to insurance involving personal property owned by, being purchased by or pledged as collateral by individuals, and not used in any business, trade or profession per Regulation Part 2302 which says in part, "each company shall file with the Director of Insurance each rate, rule and minimum premium before it is used in the State of Illinois.": OK

When selecting a form filing type for a multiple form filing, use the dominant type from these choices: APP - application; CER - certificate; COF - coverage form; DPS - declaration page; END - endorsement; POJ - policy jacket; ORG - Companies adopting an Advisory or Rating Organization's filing. Example: If you are submitting a policy as well as endorsements, a declaration page and an application, you would select "POL" for policy.: OK

<b>State:</b>	Illinois	<b>Filing Company:</b>	Medicus Insurance Company
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Gayle Neuman	06/14/2013	06/14/2013

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Gayle Neuman	05/30/2013	05/30/2013

#### Response Letters

Responded By	Created On	Date Submitted
Jane Cundiff	05/31/2013	05/31/2013

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	IL Rate/Rule Manual Update - 05/2013	Jane Cundiff	06/13/2013	06/13/2013
Supporting Document	Manual	Jane Cundiff	06/13/2013	06/13/2013

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Effective Date	Note To Reviewer	Jane Cundiff	06/13/2013	06/13/2013
effective date	Note To Filer	Gayle Neuman	06/13/2013	06/13/2013
Actuarial Review	Reviewer Note	Caryn Carmean	06/13/2013	

<b>State:</b>	Illinois	<b>Filing Company:</b>	Medicus Insurance Company
<b>TOI/Sub-TOI:</b>	11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations		
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<b>Project Name/Number:</b>	IL R/R Manual 05/2013/IL R/R Manual 05/2013		

## Disposition

Disposition Date: 06/14/2013  
Effective Date (New): 09/01/2013  
Effective Date (Renewal): 09/01/2013  
Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Medicus Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Explanatory Memorandum		Yes
Supporting Document	Form RF3 - (Summary Sheet)		Yes
Supporting Document	Certification		Yes
Supporting Document (revised)	Manual		Yes
Supporting Document	Manual		Yes
Supporting Document	Request to Maintain Data as Trade Secret Information		Yes
Rate	IL Rate/Rule Manual Update - 05/2013		Yes
Rate	IL Rate/Rule Manual Update - 05/2013		Yes
Rate	IL Rate/Rule Manual Update - 05/2013		Yes

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**State:** Illinois **Filing Company:** Medicus Insurance Company  
**TOI/Sub-TOI:** 11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations  
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## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	05/30/2013
Submitted Date	05/30/2013
Respond By Date	06/13/2013

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Dear Jane Cundiff,

**Introduction:**

*This is to acknowledge receipt of your filing. Your submission is not acceptable for filing in Illinois due to the following reasons:*

*Please indicate if your company has a plan for the gathering of statistics or the reporting of statistics to statistical agencies? If yes, what stat agency is being used?*

*Where in the manual do you provide information about the premium that applies to the Classes of C-1, N, X, Y and Z? How many insureds were previously written in the following specialties: Cardiac Surgery, Cardiothoracic Surgery, and Cardiovascular Surgery?*

**Conclusion:**

*Sign up to get e-mail notification for updates to the Department's website. <http://insurance.illinois.gov/RSS/>*

*Please refer to the appropriate Property Casualty IS3 Review Requirements Checklist before submitting any filing. The checklists are available at the Department's Web site or at the following link:*

*[http://insurance.illinois.gov/Prop\\_Cas\\_IS3\\_Checklists/IS3\\_Checklists.asp](http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.asp)*

*Please submit compliant form(s) no later than the date shown above or the entire filing may be disapproved. Please be advised that when the Director disapproves the form(s) you must immediately cease using the form(s) in Illinois.*

*Please give this matter your immediate attention. If you have any question regarding this filing please feel free to contact me.*

Sincerely,

Gayle Neuman

State:	Illinois	Filing Company:	Medicus Insurance Company
TOI/Sub-TOI:	11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations		
Product Name:	IL Rate/Rule Manual Update - 05/2013		
Project Name/Number:	IL R/R Manual 05/2013/IL R/R Manual 05/2013		

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/31/2013
Submitted Date	05/31/2013

Dear Gayle Neuman,

### Introduction:

Please see the responses to the objections below.

### Response 1

#### Comments:

1. Medicus will maintain its own plan for statistical reporting of medical malpractice data.

2. How many insureds were previously written in the following specialties:

Cardiac Surgery = 2

Cardiothoracic Surgery = 0

Cardiovascular Surgery = 0

3. I have attached the Rate/Rule page that includes the information that applies to the Classes of C-1, N, X, Y and Z.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	IL Rate/Rule Manual Update - 05/2013	Section III.II.B	Replacement		05/31/2013 By: Jane Cundiff

### Conclusion:

Please let us know if we can provide any further information.

Thank you.

Sincerely,

<b>SERFF Tracking #:</b>	MEIC-129000111	<b>State Tracking #:</b>	MEIC-129000111	<b>Company Tracking #:</b>	IL2013PHYRUL-1
<hr/>					
<b>State:</b>	Illinois	<b>Filing Company:</b>	Medicus Insurance Company		
<b>TOI/Sub-TOI:</b>	11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations				
<b>Product Name:</b>	IL Rate/Rule Manual Update - 05/2013				
<b>Project Name/Number:</b>	IL R/R Manual 05/2013/IL R/R Manual 05/2013				

Jane Cundiff



<b>State:</b>	Illinois	<b>Filing Company:</b>	Medicus Insurance Company
<b>TOI/Sub-TOI:</b>	11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations		
<b>Product Name:</b>	IL Rate/Rule Manual Update - 05/2013		
<b>Project Name/Number:</b>	IL R/R Manual 05/2013/IL R/R Manual 05/2013		

## Amendment Letter

Submitted Date: 06/13/2013

Comments:  
A member of our IT department let me know the following changes needed to be made to the manual. The following changes were made and I've attached an updated version for your review. I apologize for any inconvenience.

1. Family Medicine (Major Surgery Including Obstetrics) is filed as 9113, but should be 9262.
2. 9196 is filed as Otolaryngology (Cosmetic Surgery) but should be (Surgery Cosmetic)
3. 9197 is filed as Otolaryngology (Reconstructive Surgery) but should be (Surgery Reconstructive)
4. Pathology (No Surgery) is filed as 8932, but should be 9143
5. 9214 is filed as Public Health, but should be Public Health Medicine

Changed Items:

*No Form Schedule Items Changed.*

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	IL Rate/Rule Manual Update - 05/2013	Section III.II	Replacement		06/13/2013 By:

Supporting Document Schedule Item Changes	
<b>Satisfied - Item:</b>	Manual
<b>Comments:</b>	Please see the CHANGES TRACKED version of the revised manual pages. Section III.II.A
<b>Attachment(s):</b>	IL Manual 05-2013 (20130613 CHANGES TRACKED) PGS 10-15.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Manual</i>
<b>Comments:</b>	<i>Please see the CHANGES TRACKED version of the revised manual pages. Section III.II.A</i>
<b>Attachment(s):</b>	<i>IL Manual 05-2013 (CHANGES TRACKED)_PGS 10-15.pdf</i>

<b>SERFF Tracking #:</b>	MEIC-129000111	<b>State Tracking #:</b>	MEIC-129000111	<b>Company Tracking #:</b>	IL2013PHYRUL-1
<b>State:</b>	Illinois	<b>Filing Company:</b>	Medicus Insurance Company		
<b>TOI/Sub-TOI:</b>	11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations				
<b>Product Name:</b>	IL Rate/Rule Manual Update - 05/2013				
<b>Project Name/Number:</b>	IL R/R Manual 05/2013/IL R/R Manual 05/2013				

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<b>Product Name:</b>	IL Rate/Rule Manual Update - 05/2013		
<b>Project Name/Number:</b>	IL R/R Manual 05/2013/IL R/R Manual 05/2013		

## Note To Reviewer

**Created By:**

Jane Cundiff on 06/13/2013 02:18 PM

**Last Edited By:**

Gayle Neuman

**Submitted On:**

06/14/2013 08:07 AM

**Subject:**

Effective Date

**Comments:**

Yes. We would like to keep the 09/01 effective date.

Thank you, Jane

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<b>Product Name:</b>	IL Rate/Rule Manual Update - 05/2013		
<b>Project Name/Number:</b>	IL R/R Manual 05/2013/IL R/R Manual 05/2013		

## Note To Filer

**Created By:**

Gayle Neuman on 06/13/2013 08:40 AM

**Last Edited By:**

Gayle Neuman

**Submitted On:**

06/14/2013 08:07 AM

**Subject:**

effective date

**Comments:**

The Department of Insurance has completed its review of this filing. Originally, Medicus requested the filing be effective September 1, 2013. Is that still the date you wish to use? Your prompt response is appreciated.

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**Product Name:** IL Rate/Rule Manual Update - 05/2013  
**Project Name/Number:** IL R/R Manual 05/2013/IL R/R Manual 05/2013

## Reviewer Note

**Created By:**

Caryn Carmean on 06/13/2013 08:04 AM

**Last Edited By:**

Gayle Neuman

**Submitted On:**

06/14/2013 08:07 AM

**Subject:**

Actuarial Review

**Comments:**

Rule change, no rate impact

<b>SERFF Tracking #:</b>	MEIC-129000111	<b>State Tracking #:</b>	MEIC-129000111	<b>Company Tracking #:</b>	IL2013PHYRUL-1
<b>State:</b>	Illinois	<b>Filing Company:</b>	Medicus Insurance Company		
<b>TOI/Sub-TOI:</b>	11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations				
<b>Product Name:</b>	IL Rate/Rule Manual Update - 05/2013				
<b>Project Name/Number:</b>	IL R/R Manual 05/2013/IL R/R Manual 05/2013				

## Rate Information

Rate data applies to filing.

**Filing Method:**

**Rate Change Type:** Neutral

**Overall Percentage of Last Rate Revision:** %

**Effective Date of Last Rate Revision:**

**Filing Method of Last Filing:**

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Medicus Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

<b>State:</b>	Illinois	<b>Filing Company:</b>	Medicus Insurance Company
<b>TOI/Sub-TOI:</b>	11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations		
<b>Product Name:</b>	IL Rate/Rule Manual Update - 05/2013		
<b>Project Name/Number:</b>	IL R/R Manual 05/2013/IL R/R Manual 05/2013		

## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		IL Rate/Rule Manual Update - 05/2013	SECTION III.II.A	Replacement	MEIC-127992453	IL Manual 05-2013 (FINAL)_PGS 10-14.pdf
2		IL Rate/Rule Manual Update - 05/2013	Section III.II.B	Replacement		IL Manual 05-2013 (FINAL) - PG 15.pdf
3		IL Rate/Rule Manual Update - 05/2013	Section III.II	Replacement		IL Manual 05-2013 (20130613 FINAL) PGS 10-15.pdf

## II. PREMIUM COMPUTATION DETAILS

### A. Specialty Class Plan

The following classification plan shall be used to determine the appropriate rating class for each individual Insured.

<b>Physician/Surgeon Specialty</b>	<b>Code</b>	<b>Class</b>
Administrative Medicine	8901	2
Aerospace Medicine	9166	2
Allergy and Immunology	9108	1
Anesthesiology	8903	6
Anesthesiology (Pain Management)	9167	6
Cardiology (Minor Surgery)	9168	8
Cardiology (No Surgery)	9169	3
Colon and Rectal Surgery	8910	11
Critical Care Medicine	9022	8
Dentistry (All Other)	9171	3
Dermatology (Minor Surgery)	9042	3
Dermatology (No Surgery)	9043	2
Emergency Medicine (with Trauma)	9172	12
Emergency Medicine	9044	10
Endocrinology (Surgery)	9243	12
Endocrinology (Minor Surgery)	9122	4
Endocrinology	9013	2
Family Medicine (Including Obstetrics and C-Sections)	9113	18
Family Medicine (Minor Surgery)	9110	9
Family Medicine (No Surgery)	9109	3
Family Medicine (Major Surgery including Obstetrics)	9113	12
Gastroenterology (Minor Surgery)	9174	8
Gastroenterology	8915	5
General Surgery	8919	15
Geriatrics (Major Surgery)	9177	13
Geriatrics (Minor Surgery)	9175	7
Geriatrics (No Surgery)	9176	3
Gynecology (Major Surgery)	9128	12
Gynecology (Minor Surgery)	9066	8
Gynecology (No Surgery)	9067	4
Hand Surgery	9027	12
Head and Neck Surgery (No Plastic)	9257	12
Hematology (Minor Surgery)	9163	7
Hematology	8978	3



A. Specialty Class Plan (Continued)

<b>Physician/Surgeon Specialty</b>	<b>Code</b>	<b>Class</b>
Hospitalist (Including ER)	9178	11
Hospitalist (No ER)	9179	5
Infectious Diseases (Minor Surgery)	9181	8
Infectious Diseases (No Surgery)	9180	4
Internal Medicine (Minor Surgery)	9182	8
Internal Medicine (No Surgery)	9183	6
Neonatology	8985	12
Nephrology (Minor Surgery)	9185	6
Nephrology (No Surgery)	9186	3
Neurology (Minor Surgery)	9187	8
Neurology (No Surgery)	9188	4
Neurosurgery	8923	22
Nuclear Medicine	8981	2
Obstetrics and Gynecology	8926	19
Occupational Medicine	8800	1
Oncology (Major Surgery)	9191	14
Oncology (Minor Surgery)	9189	6
Oncology (No Surgery)	9190	3
Ophthalmology (Major Surgery)	9025	3
Ophthalmology (Minor Surgery)	9024	3
Ophthalmology (No Surgery)	9023	2
Orthopedics (Minor Surgery)	9192	7
Orthopedics (No Surgery)	9193	4
Orthopedic Surgery (Including Spinal Surgery)	9037	20
Orthopedic Surgery (No Spinal Surgery)	9107	17
Otolaryngology (Minor Surgery)	9194	8
Otolaryngology (No Surgery)	9195	1
Otolaryngology (Cosmetic Surgery)	9196	16
Otolaryngology (Reconstructive Surgery)	9197	10
Pain Management (Advanced Procedures)	9198	21
Pain Management (Intermediate Procedures)	9200	18
Pain Management (Basic Procedures)	9199	13
Pain Management (No Surgery)	9236	7
Pathology (No Surgery)	8932	2
Pathology (Forensic)	9201	1
Pediatrics (Minor Surgery)	9145	8
Pediatrics (No Surgery)	9146	2
Perinatology	9019	21
Physical Medicine and Rehabilitation (Interventional)	9147	7
Physical Medicine and Rehabilitation (Non-Interventional)	9148	1

A. Specialty Class Plan (Continued)

<b>Physician/Surgeon Specialty</b>	<b>Code</b>	<b>Class</b>
Physician NOC (Minor Surgery)	9202	8
Physician NOC (No Surgery)	9203	2
Plastic Surgery	8939	16
Podiatry	9241	3
Preventive Medicine	9210	2
Psychiatry (All Other)	9242	2
Public Health	9214	2
Pulmonology	9215	6
Radiology (Oncology)	9218	3
Radiology (Interventional)	9217	8
Radiology (Diagnostic)	9216	6
Rheumatology	9054	2
Sports Medicine (No Surgery)	9220	4
Thoracic Surgery	8986	18
Trauma Surgery	9221	19
Urgent Care	9030	5
Urology (Major Surgery)	9224	10
Urology (Minor Surgery)	9222	8
Urology (No Surgery)	9223	3
Vascular Surgery	9012	19

<b>Ancillary Specialty</b>	<b>Code</b>	<b>Class</b>
Audiologist	9256	X
Certified Registered Nurse Anesthetist (Shared Limits)	8703	C-1
Inhalation/Respiratory Therapist	9226	X
Midwife	9165	N
Nurse Practitioner	8704	Z
Nutritionist/Dietician	9227	X
Optometrist	9228	Y
Orthotist/Prosthetist	9229	Y
Physical/Occupational Therapist	9232	Y
Physician Assistant	8701	Z
Psychologist	9213	Z
Radiology Assistant	9164	Y

B. Manual Rates

Standard Claims Made Program Step Factors

<b>Step Factors</b>	
First Year	25%
Second Year	50%
Third Year	78%
Fourth Year	90%
Fifth Year (Mature)	100%

B. Manual Rates (Continued)

**Physicians and Surgeons Rate Table**

Mature Rates (Claims Made)  
\$1M / \$3M Limits

Class	Territory 1	Territory 2	Territory 3	Territory 4	Territory 5	Territory 6	Territory 7	Territory 8
1	\$15,401	\$13,938	\$13,214	\$11,751	\$11,027	\$9,564	\$7,377	\$8,101
2	\$20,632	\$18,672	\$17,702	\$15,742	\$14,772	\$12,812	\$9,883	\$10,852
3	\$29,059	\$26,298	\$24,933	\$22,172	\$20,806	\$18,046	\$13,919	\$15,285
4	\$31,965	\$28,928	\$27,426	\$24,389	\$22,887	\$19,850	\$15,311	\$16,814
5	\$33,418	\$30,243	\$28,673	\$25,498	\$23,927	\$20,752	\$16,007	\$17,578
6	\$35,161	\$31,821	\$30,168	\$26,828	\$25,176	\$21,835	\$16,842	\$18,495
7	\$38,648	\$34,977	\$33,160	\$29,489	\$27,672	\$24,001	\$18,513	\$20,329
8	\$42,426	\$38,396	\$36,402	\$32,371	\$30,377	\$26,347	\$20,322	\$22,316
9	\$46,204	\$41,814	\$39,643	\$35,254	\$33,082	\$28,693	\$22,132	\$24,303
10	\$49,981	\$45,233	\$42,884	\$38,136	\$35,787	\$31,038	\$23,941	\$26,290
11	\$54,922	\$49,704	\$47,123	\$41,905	\$39,324	\$34,106	\$26,307	\$28,889
12	\$61,314	\$55,490	\$52,608	\$46,783	\$43,901	\$38,076	\$29,370	\$32,251
13	\$67,417	\$61,012	\$57,844	\$51,439	\$48,270	\$41,866	\$32,293	\$35,461
14	\$73,519	\$66,535	\$63,080	\$56,095	\$52,640	\$45,655	\$35,216	\$38,671
15	\$80,784	\$73,110	\$69,313	\$61,638	\$57,841	\$50,167	\$38,696	\$42,492
16	\$88,049	\$79,684	\$75,546	\$67,181	\$63,043	\$54,678	\$42,175	\$46,314
17	\$97,638	\$88,363	\$83,774	\$74,498	\$69,909	\$60,633	\$46,769	\$51,358
18	\$109,843	\$99,408	\$94,245	\$83,810	\$78,648	\$68,213	\$52,615	\$57,777
19	\$124,663	\$112,820	\$106,961	\$95,118	\$89,259	\$77,416	\$59,714	\$65,573
20	\$134,253	\$121,499	\$115,189	\$102,435	\$96,125	\$83,371	\$64,307	\$70,617
21	\$165,927	\$150,164	\$142,365	\$126,602	\$118,804	\$103,041	\$79,479	\$87,278
22	\$205,738	\$186,193	\$176,523	\$156,978	\$147,308	\$127,763	\$98,548	\$108,218
Territory 1: Cook, Jackson, Madison, St. Clair and Will								
Territory 2: Vermilion								
Territory 3: Kane, Lake, McHenry and Winnebago								
Territory 4: DuPage, Kankakee and Macon								
Territory 5: Bureau, Champaign, Coles, DeKalb, Effingham, LaSalle, Ogle and Randolph								
Territory 6: Grundy and Sangamon								
Territory 7: Adams, Knox, Peoria and Rock Island								
Territory 8: Remainder of the State								

B. Manual Rates (Continued)

<b>Non-Physician Healthcare Providers Rate Table</b> (Claims Made)		
<b>Ancillary Class</b>	<b>Separate Limits</b>	<b>Shared Limits</b>
N	30% of Class 20	15% of Class 20
X	5% of Class 3	0% of Class 3
Y	15% of Class 3	0% of Class 3
Z	10% of Class 3	4% of Class 3
C – 1	15% of Class 6	10% of Class 6

III. **PREMIUM MODIFICATIONS**

The following premium modifications are applicable to all filed programs unless stated otherwise in the rule.

A. Part Time Physicians

1. A physician who is determined to be working 20 hours or less a week is considered a part time practitioner and is eligible for a reduction of 50% on the otherwise applicable rate for that specialty.
2. A Part Time Practitioner may include any practitioner in classes 1 through 10 only, except for Anesthesia and Emergency Medicine as identified in the class plan. The hours reported to the Company for rating purposes are subject to audit, at the Company's discretion.

B. Physicians in Training

1. Following graduation from medical school, a physician may elect to enter additional training periods. For rating purposes, they are defined as follows:
  - a. First Year Resident (or Intern) - 1 year period immediately following graduation. During this period a physician may or may not be licensed, depending upon state requirements.
  - b. Resident - Various lengths of time depending upon medical specialty; three years average. Following first year residency, generally licensed M.D. Upon completion of residency program, physician becomes board eligible.
  - c. Fellow - Follows completion of residency and is a higher level of training.

## II. PREMIUM COMPUTATION DETAILS

### A. Specialty Class Plan

The following classification plan shall be used to determine the appropriate rating class for each individual Insured.

<b>Physician/Surgeon Specialty</b>	<b>Code</b>	<b>Class</b>
Administrative Medicine	8901	2
Aerospace Medicine	9166	2
Allergy and Immunology	9108	1
Anesthesiology	8903	6
Anesthesiology (Pain Management)	9167	6
Cardiology (Minor Surgery)	9168	8
Cardiology (No Surgery)	9169	3
Colon and Rectal Surgery	8910	11
Critical Care Medicine	9022	8
Dentistry (All Other)	9171	3
Dermatology (Minor Surgery)	9042	3
Dermatology (No Surgery)	9043	2
Emergency Medicine (with Trauma)	9172	12
Emergency Medicine	9044	10
Endocrinology (Surgery)	9243	12
Endocrinology (Minor Surgery)	9122	4
Endocrinology	9013	2
Family Medicine (Including Obstetrics and C-Sections)	9262	18
Family Medicine (Minor Surgery)	9110	9
Family Medicine (No Surgery)	9109	3
Family Medicine (Major Surgery including Obstetrics)	9113	12
Gastroenterology (Minor Surgery)	9174	8
Gastroenterology	8915	5
General Surgery	8919	15
Geriatrics (Major Surgery)	9177	13
Geriatrics (Minor Surgery)	9175	7
Geriatrics (No Surgery)	9176	3
Gynecology (Major Surgery)	9128	12
Gynecology (Minor Surgery)	9066	8
Gynecology (No Surgery)	9067	4
Hand Surgery	9027	12
Head and Neck Surgery (No Plastic)	9257	12
Hematology (Minor Surgery)	9163	7
Hematology	8978	3

A. Specialty Class Plan (Continued)

<b>Physician/Surgeon Specialty</b>	<b>Code</b>	<b>Class</b>
Hospitalist (Including ER)	9178	11
Hospitalist (No ER)	9179	5
Infectious Diseases (Minor Surgery)	9181	8
Infectious Diseases (No Surgery)	9180	4
Internal Medicine (Minor Surgery)	9182	8
Internal Medicine (No Surgery)	9183	6
Neonatology	8985	12
Nephrology (Minor Surgery)	9185	6
Nephrology (No Surgery)	9186	3
Neurology (Minor Surgery)	9187	8
Neurology (No Surgery)	9188	4
Neurosurgery	8923	22
Nuclear Medicine	8981	2
Obstetrics and Gynecology	8926	19
Occupational Medicine	8800	1
Oncology (Major Surgery)	9191	14
Oncology (Minor Surgery)	9189	6
Oncology (No Surgery)	9190	3
Ophthalmology (Major Surgery)	9025	3
Ophthalmology (Minor Surgery)	9024	3
Ophthalmology (No Surgery)	9023	2
Orthopedics (Minor Surgery)	9192	7
Orthopedics (No Surgery)	9193	4
Orthopedic Surgery (Including Spinal Surgery)	9037	20
Orthopedic Surgery (No Spinal Surgery)	9107	17
Otolaryngology (Minor Surgery)	9194	8
Otolaryngology (No Surgery)	9195	1
Otolaryngology (Surgery Cosmetic)	9196	16
Otolaryngology (Surgery Constructive)	9197	10
Pain Management (Advanced Procedures)	9198	21
Pain Management (Intermediate Procedures)	9200	18
Pain Management (Basic Procedures)	9199	13
Pain Management (No Surgery)	9236	7
Pathology (No Surgery)	9143	2
Pathology (Forensic)	9201	1
Pediatrics (Minor Surgery)	9145	8
Pediatrics (No Surgery)	9146	2
Perinatology	9019	21
Physical Medicine and Rehabilitation (Interventional)	9147	7
Physical Medicine and Rehabilitation (Non-Interventional)	9148	1

A. Specialty Class Plan (Continued)

<b>Physician/Surgeon Specialty</b>	<b>Code</b>	<b>Class</b>
Physician NOC (Minor Surgery)	9202	8
Physician NOC (No Surgery)	9203	2
Plastic Surgery	8939	16
Podiatry	9241	3
Preventive Medicine	9210	2
Psychiatry (All Other)	9242	2
Public Health Medicine	9214	2
Pulmonology	9215	6
Radiology (Oncology)	9218	3
Radiology (Interventional)	9217	8
Radiology (Diagnostic)	9216	6
Rheumatology	9054	2
Sports Medicine (No Surgery)	9220	4
Thoracic Surgery	8986	18
Trauma Surgery	9221	19
Urgent Care	9030	5
Urology (Major Surgery)	9224	10
Urology (Minor Surgery)	9222	8
Urology (No Surgery)	9223	3
Vascular Surgery	9012	19

<b>Ancillary Specialty</b>	<b>Code</b>	<b>Class</b>
Audiologist	9256	X
Certified Registered Nurse Anesthetist (Shared Limits)	8703	C-1
Inhalation/Respiratory Therapist	9226	X
Midwife	9165	N
Nurse Practitioner	8704	Z
Nutritionist/Dietician	9227	X
Optometrist	9228	Y
Orthotist/Prosthetist	9229	Y
Physical/Occupational Therapist	9232	Y
Physician Assistant	8701	Z
Psychologist	9213	Z
Radiology Assistant	9164	Y



B. Manual Rates

Standard Claims Made Program Step Factors

<b>Step Factors</b>	
First Year	25%
Second Year	50%
Third Year	78%
Fourth Year	90%
Fifth Year (Mature)	100%

B. Manual Rates (Continued)

**Physicians and Surgeons Rate Table**

Mature Rates (Claims Made)  
\$1M / \$3M Limits

Class	Territory 1	Territory 2	Territory 3	Territory 4	Territory 5	Territory 6	Territory 7	Territory 8
1	\$15,401	\$13,938	\$13,214	\$11,751	\$11,027	\$9,564	\$7,377	\$8,101
2	\$20,632	\$18,672	\$17,702	\$15,742	\$14,772	\$12,812	\$9,883	\$10,852
3	\$29,059	\$26,298	\$24,933	\$22,172	\$20,806	\$18,046	\$13,919	\$15,285
4	\$31,965	\$28,928	\$27,426	\$24,389	\$22,887	\$19,850	\$15,311	\$16,814
5	\$33,418	\$30,243	\$28,673	\$25,498	\$23,927	\$20,752	\$16,007	\$17,578
6	\$35,161	\$31,821	\$30,168	\$26,828	\$25,176	\$21,835	\$16,842	\$18,495
7	\$38,648	\$34,977	\$33,160	\$29,489	\$27,672	\$24,001	\$18,513	\$20,329
8	\$42,426	\$38,396	\$36,402	\$32,371	\$30,377	\$26,347	\$20,322	\$22,316
9	\$46,204	\$41,814	\$39,643	\$35,254	\$33,082	\$28,693	\$22,132	\$24,303
10	\$49,981	\$45,233	\$42,884	\$38,136	\$35,787	\$31,038	\$23,941	\$26,290
11	\$54,922	\$49,704	\$47,123	\$41,905	\$39,324	\$34,106	\$26,307	\$28,889
12	\$61,314	\$55,490	\$52,608	\$46,783	\$43,901	\$38,076	\$29,370	\$32,251
13	\$67,417	\$61,012	\$57,844	\$51,439	\$48,270	\$41,866	\$32,293	\$35,461
14	\$73,519	\$66,535	\$63,080	\$56,095	\$52,640	\$45,655	\$35,216	\$38,671
15	\$80,784	\$73,110	\$69,313	\$61,638	\$57,841	\$50,167	\$38,696	\$42,492
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Territory 1: Cook, Jackson, Madison, St. Clair and Will								
Territory 2: Vermilion								
Territory 3: Kane, Lake, McHenry and Winnebago								
Territory 4: DuPage, Kankakee and Macon								
Territory 5: Bureau, Champaign, Coles, DeKalb, Effingham, LaSalle, Ogle and Randolph								
Territory 6: Grundy and Sangamon								
Territory 7: Adams, Knox, Peoria and Rock Island								
Territory 8: Remainder of the State								

B. Manual Rates (Continued)

<b>Non-Physician Healthcare Providers Rate Table</b> (Claims Made)		
<b>Ancillary Class</b>	<b>Separate Limits</b>	<b>Shared Limits</b>
N	30% of Class 20	15% of Class 20
X	5% of Class 3	0% of Class 3
Y	15% of Class 3	0% of Class 3
Z	10% of Class 3	4% of Class 3
C – 1	15% of Class 6	10% of Class 6

III. **PREMIUM MODIFICATIONS**

The following premium modifications are applicable to all filed programs unless stated otherwise in the rule.

A. Part Time Physicians

1. A physician who is determined to be working 20 hours or less a week is considered a part time practitioner and is eligible for a reduction of 50% on the otherwise applicable rate for that specialty.
2. A Part Time Practitioner may include any practitioner in classes 1 through 10 only, except for Anesthesia and Emergency Medicine as identified in the class plan. The hours reported to the Company for rating purposes are subject to audit, at the Company's discretion.

B. Physicians in Training

1. Following graduation from medical school, a physician may elect to enter additional training periods. For rating purposes, they are defined as follows:
  - a. First Year Resident (or Intern) - 1 year period immediately following graduation. During this period a physician may or may not be licensed, depending upon state requirements.
  - b. Resident - Various lengths of time depending upon medical specialty; three years average. Following first year residency, generally licensed M.D. Upon completion of residency program, physician becomes board eligible.
  - c. Fellow - Follows completion of residency and is a higher level of training.

<b>State:</b>	Illinois	<b>Filing Company:</b>	Medicus Insurance Company
<b>TOI/Sub-TOI:</b>	11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations		
<b>Product Name:</b>	IL Rate/Rule Manual Update - 05/2013		
<b>Project Name/Number:</b>	IL R/R Manual 05/2013/IL R/R Manual 05/2013		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Explanatory Memorandum
<b>Comments:</b>	Please see attached.
<b>Attachment(s):</b>	2013 05 10_IL Explanatory Memorandum.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Form RF3 - (Summary Sheet)
<b>Comments:</b>	
<b>Attachment(s):</b>	RF3 2013 05 - COMPLETED.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Certification
<b>Bypass Reason:</b>	Not a rate change.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Manual
<b>Comments:</b>	Please see the CHANGES TRACKED version of the revised manual pages. Section III.II.A
<b>Attachment(s):</b>	IL Manual 05-2013 (20130613 CHANGES TRACKED) PGS 10-15.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Request to Maintain Data as Trade Secret Information
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	



May 10, 2013

RE: IL Rate/Rule Manual Update – 05/2013

The purpose of this filing is to move the ISO Class Codes used in Section III and replace the codes with new internal Company Class Codes. There is no rate impact associated with this filing. No insured will receive an increase as a result of this filing. Changes include:

- General formatting adjustments
- Section III.II.A. Specialty Class Plan
- Section IV, 7. Internal Logistics
  - Medicus now uses MIC5 rather than MIC4 as our intra-office software

If you have any questions, concerns or require any further information, please let us know.  
Thank you,

Jane Cundiff  
Regulatory Compliance Analyst  
Direct: (512) 879-5128  
jcundiff@medicusins.com

**Section 754.EXHIBIT A Summary Sheet (Form RF-3)**

FORM (RF-3)

**SUMMARY SHEET**

Change in Company's premium or rate level produced by rate revision  
effective 09/01/2013.

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private Passenger Commercial		
2.	Automobile Physical Damag Private Passenger Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other <u>Medical Malpractice</u>	<u>\$19,448,656.00</u>	<u>0%</u>
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain  
Classes? If so,  
specify: N/A

Brief description of filing. (If filing follows rates of an advisory  
Organization, specify  
organization): Removing ISO Class Codes and implementing company Class Codes.

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new  
rates.

Medicus Insurance Company

Name of Company

Jane M. Cundiff - Regulatory Compliance Analyst

Official - Title

## II. PREMIUM COMPUTATION DETAILS

### A. Specialty Class Plan

The following classification plan shall be used to determine the appropriate rating class for each individual Insured.

Physician/Surgeon Specialty	Code	Class
Administrative Medicine	8901	2
Aerospace Medicine	9166	2
Allergy and Immunology	9108	1
Anesthesiology	8903	6
Anesthesiology (Pain Management)	9167	6
Cardiology (Minor Surgery)	9168	8
Cardiology (No Surgery)	9169	3
Colon and Rectal Surgery	8910	11
Critical Care Medicine	9022	8
Dentistry (All Other)	9171	3
Dermatology (Minor Surgery)	9042	3
Dermatology (No Surgery)	9043	2
Emergency Medicine (with Trauma)	9172	12
Emergency Medicine	9044	10
Endocrinology (Surgery)	9243	12
Endocrinology (Minor Surgery)	9122	4
Endocrinology	9013	2
Family Medicine (Including Obstetrics and C-Sections)	<del>9113</del> 9262	18
Family Medicine (Minor Surgery)	9110	9
Family Medicine (No Surgery)	9109	3
Family Medicine (Major Surgery including Obstetrics)	9113	12
Gastroenterology (Minor Surgery)	9174	8
Gastroenterology	8915	5
General Surgery	8919	15
Geriatrics (Major Surgery)	9177	13
Geriatrics (Minor Surgery)	9175	7
Geriatrics (No Surgery)	9176	3
Gynecology (Major Surgery)	9128	12
Gynecology (Minor Surgery)	9066	8
Gynecology (No Surgery)	9067	4
Hand Surgery	9027	12
Head and Neck Surgery (No Plastic)	9257	12
Hematology (Minor Surgery)	9163	7
Hematology	8978	3

A. Specialty Class Plan (Continued)

Physician/Surgeon Specialty	Code	Class
Hospitalist (Including ER)	9178	11
Hospitalist (No ER)	9179	5
Infectious Diseases (Minor Surgery)	9181	8
Infectious Diseases (No Surgery)	9180	4
Internal Medicine (Minor Surgery)	9182	8
Internal Medicine (No Surgery)	9183	6
Neonatology	8985	12
Nephrology (Minor Surgery)	9185	6
Nephrology (No Surgery)	9186	3
Neurology (Minor Surgery)	9187	8
Neurology (No Surgery)	9188	4
Neurosurgery	8923	22
Nuclear Medicine	8981	2
Obstetrics and Gynecology	8926	19
Occupational Medicine	8800	1
Oncology (Major Surgery)	9191	14
Oncology (Minor Surgery)	9189	6
Oncology (No Surgery)	9190	3
Ophthalmology (Major Surgery)	9025	3
Ophthalmology (Minor Surgery)	9024	3
Ophthalmology (No Surgery)	9023	2
Orthopedics (Minor Surgery)	9192	7
Orthopedics (No Surgery)	9193	4
Orthopedic Surgery (Including Spinal Surgery)	9037	20
Orthopedic Surgery (No Spinal Surgery)	9107	17
Otolaryngology (Minor Surgery)	9194	8
Otolaryngology (No Surgery)	9195	1
Otolaryngology ( <del>Cosmetic Surgery</del> <u>Surgery Cosmetic</u> )	9196	16
Otolaryngology ( <del>Reconstructive Surgery</del> <u>Surgery Constructive</u> )	9197	10
Pain Management (Advanced Procedures)	9198	21
Pain Management (Intermediate Procedures)	9200	18
Pain Management (Basic Procedures)	9199	13
Pain Management (No Surgery)	9236	7
Pathology (No Surgery)	<del>8932</del> <u>9143</u>	2
Pathology (Forensic)	9201	1
Pediatrics (Minor Surgery)	9145	8
Pediatrics (No Surgery)	9146	2
Perinatology	9019	21
Physical Medicine and Rehabilitation (Interventional)	9147	7
Physical Medicine and Rehabilitation (Non-Interventional)	9148	1



A. Specialty Class Plan (Continued)

<b>Physician/Surgeon Specialty</b>	<b>Code</b>	<b>Class</b>
Physician NOC (Minor Surgery)	9202	8
Physician NOC (No Surgery)	9203	2
Plastic Surgery	8939	16
Podiatry	9241	3
Preventive Medicine	9210	2
Psychiatry (All Other)	9242	2
Public Health <u>Medicine</u>	9214	2
Pulmonology	9215	6
Radiology (Oncology)	9218	3
Radiology (Interventional)	9217	8
Radiology (Diagnostic)	9216	6
Rheumatology	9054	2
Sports Medicine (No Surgery)	9220	4
Thoracic Surgery	8986	18
Trauma Surgery	9221	19
Urgent Care	9030	5
Urology (Major Surgery)	9224	10
Urology (Minor Surgery)	9222	8
Urology (No Surgery)	9223	3
Vascular Surgery	9012	19

<b>Ancillary Specialty</b>	<b>Code</b>	<b>Class</b>
Audiologist	9256	X
Certified Registered Nurse Anesthetist (Shared Limits)	8703	C-1
Inhalation/Respiratory Therapist	9226	X
Midwife	9165	N
Nurse Practitioner	8704	Z
Nutritionist/Dietician	9227	X
Optometrist	9228	Y
Orthotist/Prosthetist	9229	Y
Physical/Occupational Therapist	9232	Y
Physician Assistant	8701	Z
Psychologist	9213	Z
Radiology Assistant	9164	Y

B. Manual Rates

Standard Claims Made Program Step Factors

<b>Step Factors</b>	
First Year	25%
Second Year	50%
Third Year	78%
Fourth Year	90%
Fifth Year (Mature)	100%

B. Manual Rates (Continued)

**Physicians and Surgeons Rate Table**

Mature Rates (Claims Made)  
\$1M / \$3M Limits

Class	Territory 1	Territory 2	Territory 3	Territory 4	Territory 5	Territory 6	Territory 7	Territory 8
1	\$15,401	\$13,938	\$13,214	\$11,751	\$11,027	\$9,564	\$7,377	\$8,101
2	\$20,632	\$18,672	\$17,702	\$15,742	\$14,772	\$12,812	\$9,883	\$10,852
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8	\$42,426	\$38,396	\$36,402	\$32,371	\$30,377	\$26,347	\$20,322	\$22,316
9	\$46,204	\$41,814	\$39,643	\$35,254	\$33,082	\$28,693	\$22,132	\$24,303
10	\$49,981	\$45,233	\$42,884	\$38,136	\$35,787	\$31,038	\$23,941	\$26,290
11	\$54,922	\$49,704	\$47,123	\$41,905	\$39,324	\$34,106	\$26,307	\$28,889
12	\$61,314	\$55,490	\$52,608	\$46,783	\$43,901	\$38,076	\$29,370	\$32,251
13	\$67,417	\$61,012	\$57,844	\$51,439	\$48,270	\$41,866	\$32,293	\$35,461
14	\$73,519	\$66,535	\$63,080	\$56,095	\$52,640	\$45,655	\$35,216	\$38,671
15	\$80,784	\$73,110	\$69,313	\$61,638	\$57,841	\$50,167	\$38,696	\$42,492
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Territory 1: Cook, Jackson, Madison, St. Clair and Will								
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Territory 6: Grundy and Sangamon								
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Territory 8: Remainder of the State								

B. Manual Rates (Continued)

<b>Non-Physician Healthcare Providers Rate Table</b> (Claims Made)		
<b>Ancillary Class</b>	<b>Separate Limits</b>	<b>Shared Limits</b>
N	30% of Class 20	15% of Class 20
X	5% of Class 3	0% of Class 3
Y	15% of Class 3	0% of Class 3
Z	10% of Class 3	4% of Class 3
C – 1	15% of Class 6	10% of Class 6

III. **PREMIUM MODIFICATIONS**

The following premium modifications are applicable to all filed programs unless stated otherwise in the rule.

A. Part Time Physicians

1. A physician who is determined to be working 20 hours or less a week is considered a part time practitioner and is eligible for a reduction of 50% on the otherwise applicable rate for that specialty.
2. A Part Time Practitioner may include any practitioner in classes 1 through 10 only, except for Anesthesia and Emergency Medicine as identified in the class plan. The hours reported to the Company for rating purposes are subject to audit, at the Company's discretion.

B. Physicians in Training

1. Following graduation from medical school, a physician may elect to enter additional training periods. For rating purposes, they are defined as follows:
  - a. First Year Resident (or Intern) - 1 year period immediately following graduation. During this period a physician may or may not be licensed, depending upon state requirements.
  - b. Resident - Various lengths of time depending upon medical specialty; three years average. Following first year residency, generally licensed M.D. Upon completion of residency program, physician becomes board eligible.
  - c. Fellow - Follows completion of residency and is a higher level of training.

<b>State:</b>	Illinois	<b>Filing Company:</b>	Medicus Insurance Company
<b>TOI/Sub-TOI:</b>	11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations		
<b>Product Name:</b>	IL Rate/Rule Manual Update - 05/2013		
<b>Project Name/Number:</b>	IL R/R Manual 05/2013/IL R/R Manual 05/2013		

## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
04/24/2013		Supporting Document	Manual	06/13/2013	IL Manual 05-2013 (CHANGES TRACKED) _PGS 10-15.pdf (Superceded)

## II. PREMIUM COMPUTATION DETAILS

### A. Specialty Class Plan

The following classification plan shall be used to determine the appropriate rating class for each individual Insured.

#### PHYSICIANS & SURGEONS

Specialty	ISO Code	Class
<del>Abdominal Surgery</del>	<del>80166</del>	<del>17</del>
Administrative Medicine	<del>80240(a)</del> <u>8901</u>	2
Aerospace Medicine	<del>80133</del> <u>9166</u>	2
Allergy <u>and</u> Immunology	<del>80254</del> <u>9108</u>	1
Anesthesiology <del>—All Other</del>	<del>80183</del> <u>8903</u>	6
Anesthesiology (Pain Management)	<del>80182</del> <u>9167</u>	6
<del>Broncho-Esophagology</del>	<del>80104</del>	7
<del>Cardiac Surgery</del> <b>MOVING TO THORACIC SURGERY</b>	<del>80144</del>	19
<del>Cardiothoracic Surgery</del> <b>MOVING TO THORACIC SURGERY</b>	<del>80150(a)</del>	19
<del>Cardiovascular Disease—Minor Surgery</del> <u>Cardiology (Minor Surgery)</u>	<del>80281</del> <u>9168</u>	8
<del>Cardiovascular Disease—No Surgery</del> <u>Cardiology (No Surgery)</u>	<del>80255</del> <u>9169</u>	3
<del>Cardiovascular Surgery</del> <b>MOVING TO VASCULAR SURGERY</b>	<del>80150</del>	<del>17</del>
Colon and Rectal Surgery	<del>80115</del> <u>8910</u>	11
Dentistry <u>(All other)</u>	<del>80210</del> <u>9171</u>	3
Dermatology (Minor Surgery)	<del>80297(a)</del> <u>9042</u>	3
Dermatology (No Surgery)	<del>80297</del> <u>9043</u>	2
<del>Diabetes—Minor Surgery</del>	<del>80274</del>	<del>4</del>
<del>Diabetes—No Surgery</del>	<del>80237</del>	<del>3</del>
Emergency Medicine <del>—incl Major Surgery</del> <u>(with Trauma)</u>	<del>80157</del> <u>9172</u>	12
Emergency Medicine <del>—No Major Surgery</del>	<del>80102</del> <u>9044</u>	10
Endocrinology (Minor Surgery)	<del>80272</del> <u>9122</u>	4
Endocrinology <del>—No Surgery</del>	<del>80238</del> <u>9013</u>	2
Endocrinology Surgery	<del>80103</del> <u>9243</u>	12
<del>Family Practice or General Practice—Major Surgery &amp; OB</del>		
<u>Family Medicine (Including Obstetrics and C-Sections)</u>	<del>80117(a)</del> <u>9113</u>	18
<del>Family Practice or General Practice—Surgery—limited OB</del>	<del>80117(b)</del>	<del>12</del>
<del>Family Practice or General Practitioners—Minor Surgery, No OB</del>		
<u>Family Medicine (Minor Surgery)</u>	<del>80421</del> <u>9110</u>	9
<del>Family Practice or General Practitioners—No Surgery</del> <u>Family Medicine (No Surgery)</u>	<del>80420</del> <u>9109</u>	3
<u>Family Medicine (Major Surgery including Obstetrics)</u>	<u>9113</u>	<u>12</u>
<del>Forensic / Legal Medicine</del>	<del>80240</del>	<del>4</del>
Gastroenterology (Minor Surgery)	<del>80274</del> <u>9174</u>	8
Gastroenterology <del>—No Surgery</del>	<del>80241</del> <u>8915</u>	5

Specialty	ISO Code	Class
<del>Gastroenterology—Surgery</del>	<del>80104</del>	<del>11</del>
General Surgery	<del>80143</del> <u>8919</u>	15
Geriatrics (Minor Surgery)	<del>80276</del> <u>9175</u>	7
Geriatrics (No Surgery)	<del>80243</del> <u>9176</u>	3
Geriatrics ( <u>Major</u> Surgery)	<del>80105</del> <u>9177</u>	13
Gynecology (Minor Surgery)	<del>80277</del> <u>9066</u>	8
Gynecology (No Surgery)	<del>80244</del> <u>9067</u>	4
Gynecology ( <u>Major</u> Surgery)	<del>80167</del> <u>9128</u>	12
Hand Surgery	<del>80169</del> <u>9027</u>	12
<del>Head and Neck Surgery</del>	<del>80170</del>	<del>15</del>
Head and Neck Surgery - No Plastic	<del>80170(a)</del> <u>9257</u>	12
Hematology - Minor Surgery	<del>80278</del> <u>9163</u>	7
Hematology <del>—No Surgery</del>	<del>80245</del> <u>8978</u>	3
Hospitalists (Including ER)	<del>80222(b)</del> <u>9178</u>	11
<del>Hospitalists—Invasive</del>	<del>80222(a)</del>	<del>9</del>
Hospitalists <del>—Non-Invasive</del> ( <u>No ER</u> )	<del>80222</del> <u>9179</u>	5
Infectious Diseases (Minor Surgery)	<del>80279</del> <u>9181</u>	8
Infectious Diseases (No Surgery)	<del>80246</del> <u>9180</u>	4
<del>Intensive Care Medicine</del> <u>Critical Care Medicine</u>	<del>80283</del> <u>9022</u>	8
Internal Medicine (Minor Surgery)	<del>80284</del> <u>9182</u>	8
Internal Medicine (No Surgery)	<del>80257</del> <u>9183</u>	6
<del>Neonatal/Perinatal Medicine</del> <u>Neonatology</u>	<del>80804</del> <u>8985</u>	12
<del>Neonatology—Major Surgery</del>	<del>80804(a)</del>	<del>12</del>
<del>Neoplastic—Surgery</del>	<del>80107</del>	<del>15</del>
<del>Neoplastic Diseases—Minor Surgery</del>	<del>80286</del>	<del>6</del>
<del>Neoplastic Diseases—No Surgery</del>	<del>80259</del>	<del>3</del>
Nephrology (Minor Surgery)	<del>80287</del> <u>9185</u>	6
Nephrology (No Surgery)	<del>80260</del> <u>9186</u>	3
<del>Nephrology—Surgery</del>	<del>80108</del>	<del>10</del>
Neurology (Minor Surgery)	<del>80299(a)</del> <u>9187</u>	8
Neurology (No Surgery)	<del>80299</del> <u>9188</u>	4
<del>Neurology—Surgery</del> <u>Neurosurgery</u>	<del>80152</del> <u>8923</u>	22
Nuclear Medicine	<del>80299(a)</del> <u>8981</u>	2
<del>Nutrition</del>	<del>80248</del>	<del>4</del>
Obstetrics & Gynecology <del>Surgery</del>	<del>80153</del> <u>8926</u>	19
<del>Obstetrics Surgery</del>	<del>80168</del>	<del>19</del>
Occupational Medicine	<del>80134</del> <u>8800</u>	1
Oncology (Minor Surgery)	<del>80301</del> <u>9189</u>	6
Oncology (No Surgery)	<del>80302</del> <u>9190</u>	3
Oncology ( <u>Major</u> Surgery)	<del>80164</del> <u>9191</u>	14
Ophthalmology (Minor Surgery)	<del>80289</del> <u>9024</u>	3
Ophthalmology (No Surgery)	<del>80263</del> <u>9023</u>	2

Specialty	ISO Code	Class
Ophthalmology ( <a href="#">Major Surgery</a> )	<del>80114</del> <a href="#">9025</a>	3
Orthopedic Surgery (Including Spinal <a href="#">Surgery</a> )	<del>80154(s)</del> <a href="#">9037</a>	20
Orthopedic Surgery <del>Not Including Spine</del> ( <a href="#">No Spinal Surgery</a> )	<del>80154</del> <a href="#">9107</a>	17
Orthopedics (Minor Surgery)	<del>80204</del> <a href="#">9192</a>	7
Orthopedics (No Surgery)	<del>80205(a)</del> <a href="#">9193</a>	4
Otorhinolaryngology (Minor Surgery)	<del>80291</del> <a href="#">9194</a>	8
Otorhinolaryngology (No Surgery)	<del>80265</del> <a href="#">9195</a>	1
Otorhinolaryngology <del>Surgery Incl Plastic</del> ( <a href="#">Surgery Cosmetic</a> )	<del>80155</del> <a href="#">9196</a>	16
Otorhinolaryngology <del>Surgery No Plastic</del> ( <a href="#">Surgery Reconstructive</a> )	<del>80159(a)</del> <a href="#">9197</a>	10
Pain Management (Advanced Procedures)	<del>80182(d)</del> <a href="#">9198</a>	21
Pain Management (Basic Procedures)	<del>80182(b)</del> <a href="#">9199</a>	13
Pain Management (Intermediate Procedures)	<del>80182(c)</del> <a href="#">9200</a>	18
Pain Management (No Surgery)	<del>80182(a)</del> <a href="#">9236</a>	7
<del>Pathology Minor Surgery</del>	<del>80305</del>	<del>3</del>
Pathology - No surgery	<del>80307</del> <a href="#">8932</a>	2
<a href="#">Pathology (Forensic)</a>	<a href="#">9201</a>	<a href="#">1</a>
Pediatrics (Minor Surgery)	<del>80293</del> <a href="#">9145</a>	8
Pediatrics (No Surgery)	<del>80267</del> <a href="#">9146</a>	2
<del>Pediatrics Surgery</del>	<del>80180</del>	<del>13</del>
Perinatology	<del>80153(a)</del> <a href="#">9019</a>	21
<del>Pharmacology Clinical</del>	<del>80234</del>	<del>2</del>
<del>Physiatry</del>	<del>80209(a)</del>	<del>4</del>
Physical Medicine and Rehabilitation <del>All Other</del> ( <a href="#">Non-Interventional</a> )	<del>80209</del> <a href="#">9148</a>	1
Physical Medicine and Rehabilitation <del>Pain Management</del> ( <a href="#">Interventional</a> )	<del>80208</del> <a href="#">9147</a>	7
Physician NOC (Minor Surgery)	<del>80294</del> <a href="#">9202</a>	8
Physician NOC (No Surgery)	<del>80268</del> <a href="#">9203</a>	2
Plastic Surgery	<del>80156</del> <a href="#">8939</a>	16
Podiatry	<del>80943</del> <a href="#">9241</a>	3
Preventive Medicine <del>No Surgery Undersea/Hyperbaric Medicine</del>	<del>80139</del> <a href="#">9210</a>	2
Psychiatry ( <a href="#">All Other</a> )	<del>80229</del> <a href="#">9242</a>	2
Public Health <del>Medicine No Surgery</del>	<del>80135</del> <a href="#">9214</a>	2
<del>Pulmonary Diseases No Surgery</del> <a href="#">Pulmonology</a>	<del>80269</del> <a href="#">9215</a>	6
<del>Radiation Oncology</del> <a href="#">Radiology (Oncology)</a>	<del>80359(a)</del> <a href="#">9218</a>	3
Radiology <del>Diagnostic Minor Surgery</del> ( <a href="#">Interventional</a> )	<del>80280</del> <a href="#">9217</a>	8
Radiology <del>Diagnostic No Surgery</del> ( <a href="#">Diagnostic</a> )	<del>80253</del> <a href="#">9216</a>	6
<del>Radiology Interventional</del>	<del>80360</del>	<del>8</del>
<del>Radiology Therapeutic Minor Surgery</del>	<del>80358</del>	<del>8</del>
<del>Radiology Therapeutic No Surgery</del>	<del>80359</del>	<del>6</del>
Rheumatology <del>No Surgery</del>	<del>80252</del> <a href="#">9054</a>	2



<b>Specialty</b>	<b>ISO Code</b>	<b>Class</b>
Sports Medicine (No Surgery)	<del>80205</del> <a href="#">9220</a>	4
Thoracic Surgery	<del>80144</del> <a href="#">8986</a>	18
<del>Traumatic Surgery</del> <a href="#">Trauma Surgery</a>	<del>80171</del> <a href="#">9221</a>	19
Urgent Care	<del>80102(a)</del> <a href="#">9030</a>	5
<del>Urological—Surgery</del> <a href="#">Urology (Major Surgery)</a>	<del>80145</del> <a href="#">9224</a>	10
Urology (Minor Surgery)	<del>80120</del> <a href="#">9222</a>	8
Urology (No Surgery)	<del>80121</del> <a href="#">9223</a>	3
Vascular Surgery	<del>80146</del> <a href="#">9012</a>	19

<b>Ancillary Specialty</b>	<b>ISO Code</b>	<b>Class</b>
<del>Acupuncturists</del>	<del>80966</del>	<del>X</del>
<del>Art, Music and Dance Therapists</del>	<del>80967</del>	<del>X</del>
Audiologists	<del>80968</del> <a href="#">9256</a>	X
Certified Registered Nurse Anesthetist - Shared	<del>80960</del> <a href="#">8703</a>	C-1
<del>Dental Hygienists</del>	<del>80712</del>	<del>X</del>
Inhalation/Respiratory Therapists	<del>80969</del> <a href="#">9226</a>	X
<del>Massage Therapists</del>	<del>80970</del>	<del>X</del>
<del>Medical Technologists</del>	<del>80971</del>	<del>X</del>
<del>Nurse LPN</del>	<del>80963</del>	<del>X</del>
<del>Nurse</del> Midwife	<del>80962</del> <a href="#">9165</a>	N
Nurse Practitioner	<del>80965</del> <a href="#">8704</a>	Z
<del>Nurse RN</del>	<del>80964</del>	<del>Y</del>
Nutritionists/Dieticians	<del>80972</del> <a href="#">9227</a>	X
<a href="#">Physical</a> /Occupational Therapists	<del>80973</del> <a href="#">9232</a>	Y
<del>Opticians</del>	<del>80937</del>	<del>X</del>
Optometrist	<del>80994</del> <a href="#">9228</a>	Y
Orthotists/Prosthetists	<del>80974</del> <a href="#">9229</a>	Y
<del>Pharmacists</del>	<del>59112</del>	<del>X</del>
<del>Physicians or Surgeons Assistants</del> <a href="#">Physician Assistant</a>	<del>80116</del> <a href="#">8701</a>	Z
<del>Physiotherapists</del>	<del>80938</del>	<del>X</del>
Psychologists	<del>80975</del> <a href="#">9213</a>	Z
<del>X-Ray Technicians</del> <a href="#">Radiology Assistant</a>	<del>80713</del> <a href="#">9164</a>	Y

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B. Manual Rates

Standard Claims Made Program Step Factors

<b>Step Factors</b>	
First Year	25%
Second Year	50%
Third Year	78%
Fourth Year	90%
Fifth Year (Mature)	100%

B. Manual Rates (Continued)

**Physicians and Surgeons Rate Table**

Mature Rates (Claims Made)  
\$1M / \$3M Limits

Class	Territory 1	Territory 2	Territory 3	Territory 4	Territory 5	Territory 6	Territory 7	Territory 8
1	\$15,401	\$13,938	\$13,214	\$11,751	\$11,027	\$9,564	\$7,377	\$8,101
2	\$20,632	\$18,672	\$17,702	\$15,742	\$14,772	\$12,812	\$9,883	\$10,852
3	\$29,059	\$26,298	\$24,933	\$22,172	\$20,806	\$18,046	\$13,919	\$15,285
4	\$31,965	\$28,928	\$27,426	\$24,389	\$22,887	\$19,850	\$15,311	\$16,814
5	\$33,418	\$30,243	\$28,673	\$25,498	\$23,927	\$20,752	\$16,007	\$17,578
6	\$35,161	\$31,821	\$30,168	\$26,828	\$25,176	\$21,835	\$16,842	\$18,495
7	\$38,648	\$34,977	\$33,160	\$29,489	\$27,672	\$24,001	\$18,513	\$20,329
8	\$42,426	\$38,396	\$36,402	\$32,371	\$30,377	\$26,347	\$20,322	\$22,316
9	\$46,204	\$41,814	\$39,643	\$35,254	\$33,082	\$28,693	\$22,132	\$24,303
10	\$49,981	\$45,233	\$42,884	\$38,136	\$35,787	\$31,038	\$23,941	\$26,290
11	\$54,922	\$49,704	\$47,123	\$41,905	\$39,324	\$34,106	\$26,307	\$28,889
12	\$61,314	\$55,490	\$52,608	\$46,783	\$43,901	\$38,076	\$29,370	\$32,251
13	\$67,417	\$61,012	\$57,844	\$51,439	\$48,270	\$41,866	\$32,293	\$35,461
14	\$73,519	\$66,535	\$63,080	\$56,095	\$52,640	\$45,655	\$35,216	\$38,671
15	\$80,784	\$73,110	\$69,313	\$61,638	\$57,841	\$50,167	\$38,696	\$42,492
16	\$88,049	\$79,684	\$75,546	\$67,181	\$63,043	\$54,678	\$42,175	\$46,314
17	\$97,638	\$88,363	\$83,774	\$74,498	\$69,909	\$60,633	\$46,769	\$51,358
18	\$109,843	\$99,408	\$94,245	\$83,810	\$78,648	\$68,213	\$52,615	\$57,777
19	\$124,663	\$112,820	\$106,961	\$95,118	\$89,259	\$77,416	\$59,714	\$65,573
20	\$134,253	\$121,499	\$115,189	\$102,435	\$96,125	\$83,371	\$64,307	\$70,617
21	\$165,927	\$150,164	\$142,365	\$126,602	\$118,804	\$103,041	\$79,479	\$87,278
22	\$205,738	\$186,193	\$176,523	\$156,978	\$147,308	\$127,763	\$98,548	\$108,218
<u>Territory 1: Cook, Jackson, Madison, St. Clair and Will</u>								
<u>Territory 2: Vermilion</u>								
<u>Territory 3: Kane, Lake, McHenry and Winnebago</u>								
<u>Territory 4: DuPage, Kankakee and Macon</u>								
<u>Territory 5: Bureau, Champaign, Coles, DeKalb, Effingham, LaSalle, Ogle and Randolph</u>								
<u>Territory 6: Grundy and Sangamon</u>								
<u>Territory 7: Adams, Knox, Peoria and Rock Island</u>								
<u>Territory 8: Remainder of the State</u>								